

State of
WEST VIRGINIA



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Visit PEIA anytime online at
www.wvpeia.com
or call PEIA toll free at
1-888-680-7342



PEIA News



Healthy Tomorrows

PEIA is rolling out its newest health promotion initiative

Healthy Tomorrows is a three-year initiative for active employees and non-Medicare retirees in the PEIA PPB Plans. Healthy Tomorrows encourages policyholders to name and develop a relationship with a primary care physician (PCP).

- 1) In year one, policyholders must name a PCP.
- 2) In year two, members must have and see a PCP, and report their blood pressure, blood glucose, cholesterol and waist circumference.
- 3) In year three, members must have a PCP, be tested, and have their blood pressure, blood glucose and cholesterol within an acceptable range or have a physician's certification that those numbers cannot be met.

In any year that the policyholder does not comply with the initiative, he or she will pay an additional \$500 medical deductible.


During Open Enrollment April 2-May 15, 2015, all PEIA PPB Plan policyholders will have to designate a PCP to avoid the \$500 deductible penalty for Plan Year 2016. **PEIA will NOT take these designations on an ongoing basis throughout the plan year.** Anyone who does not designate a PCP during open enrollment will be subject to the additional \$500 deductible.

Your PCP can be a member of PEIA's **Medical Home Program (MHP)**, the **Comprehensive Care Partnership (CCP)**, or any provider you see regularly for primary care.

- If you participate in PEIA's MHP or CCP, and you remain in the program, you have already satisfied the requirement to name a PCP for Plan Year 2016.
- If you don't participate in one of those programs, you can use the online directory to find all primary-care-type providers in West Virginia and the contiguous counties.
- If your provider isn't listed in the directory, you'll have the option of entering your provider's information on the form, and that will satisfy the requirement for naming a PCP. You will find a link to the online provider directory on PEIA's website at www.wvpeia.com.

There will be two ways to designate your PCP beginning on April 2, 2015:

- 1) Go online to www.wvpeia.com, click on the green **Manage My Benefits** button, log in or register to use the site, when you're asked, make sure you designate that you're on the site for Open Enrollment. The Open Enrollment script will walk you through the process, and you'll designate your PCP.
- 2) Call the PEIA Open Enrollment Helpline and follow the prompts to order a "Pick a PCP" form. One will be mailed to your home address on the next business day.

Remember, whichever way you choose to designate your PCP, **you must do so before May 15, 2015**, to avoid the \$500 deductible penalty for next plan year. **PEIA will not accept PCP designations from current policyholders after May 15, 2015.** 

THE TED Column



PEIA is facing serious challenges in the coming years. Health care costs continue to rise, and the state budget continues to shrink. That's not a good combination for a health plan with an aging population.

This year, the PEIA Finance Board made some difficult decisions to cut benefits to balance the Plan's budget. Next year, the projected deficit is twice what we faced this year. In this column I'm going to focus on three issues that are of interest to the plan:

1. High cost out-of-state care
2. Managing the cost of care in-state by shopping for services
3. Personal responsibility for our health

One of the areas of concern in the PEIA plans is the growth in the number and cost of out-of-state services. Even services provided just across the border within our network are more expensive, in most cases, than services provided within West Virginia. We need to keep as much care as possible inside West Virginia. PEIA's partnership with **Healthcare Bluebook** gives you the tools to compare prices among providers.

You'll find more information in the article below. Please take some time to get to know and use this helpful tool whenever you need healthcare services.

Choosing Wisely is a website initiative of the American Board of Internal Medicine to provide decision support to patients and providers. There's a link to **Choosing Wisely** on our website, and if you follow it, you'll find lists of questions you should ask your provider before having certain procedures. It will help you be a more informed, engaged patient.

I believe it's time to take a new approach to controlling costs in the plan. I believe that all plan members need to begin taking ownership of their health, and striving to live healthier lifestyles to ward off preventable diseases and to manage chronic conditions to keep costs down. It's about

each of us taking responsibility for our own health. PEIA is offering three new tools to help you.

First, PEIA is rolling out the new **Healthy Tomorrows Plan**. You can read more about the details of the plan in the article on the front cover, but the plan is to make you aware of your biometric numbers, and then make you responsible for keeping them within the healthy range.

We're also offering two new programs to help you make positive lifestyle changes:

1. **My PEIA Pathways to Wellness** – this website provides information and tools to help you get healthy, manage chronic conditions, and focus on taking better care of yourself
2. The new worksite-based **Pathways to Wellness** program offers exercise, nutrition and stress management classes, as well as other resources including individual health coaching.

Finally, PEIA has two primary care initiatives: the **Medical Home Program** (MHP) and the **Comprehensive Care Partnerships** (CCP). *There's more information about both programs on page 3.* I encourage you to check out these initiatives and take advantage of them. Studies have shown that patients who are engaged with their primary care provider have better health outcomes and lower health care costs. Those are both goals we'd all like to achieve.

I hope you'll take advantage of all the new tools PEIA is providing to help you live better, and help us save money. The future of our benefit plan depends on it! **PEIA**

Healthcare Bluebook

In a world of Trip Advisor, Angie's List and amazon.com, PEIA brings you a new tool, including web, mobile and phone support, to help you shop for health care services. **Healthcare Bluebook** equips you with a wide range of options to assist you in making decisions about your healthcare. By providing transparent cost and quality information, we are confident that greater value in healthcare has become achievable.

Health care costs continue to rise, and as they rise, you are paying more and more for your care. PEIA wants to give you the tools to be an active participant in lowering your costs and the plan.

The folks at **Healthcare Bluebook** have taken PEIA's claims experience and created a tool that will provide you with comparisons of the cost of hundreds of the most common medical procedures at providers in and around West Virginia. The differences can be considerable. Everyone wants the best price for services they purchase. **Healthcare Bluebook** will help you become an educated consumer and save money.



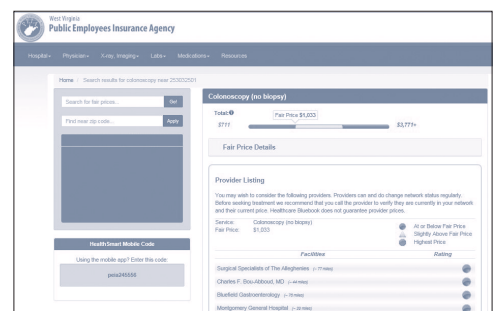
PEIA PPB Plan members can access **Healthcare Bluebook** from **HealthSmart's** new member portal, myHealth.HealthSmart.com. If you've already registered on **HealthSmart's** site, you can log in with your username and password. If not, registration is easy – you'll need your medical ID card so you'll have your member number and group number.

Once you're logged in, just click on **Healthcare Bluebook**, and have a look

around. You'll find lots of information about healthcare services.

Healthcare Bluebook has identified more than 140 healthcare services they call **ShopSmart™** services. These are services in which you have the opportunity to save hundreds or thousands of dollars based on the provider you choose. **Healthcare Bluebook's** tool will show the total price range in your area and also establishes a Fair Price (the price you should reasonably pay).

ShopSmart™ search results show provider rankings by price using a green, yellow, and red ranking.



Green: At or below the Fair Price
Yellow: Somewhat above the Fair Price
Red: Among the most expensive providers

ShopSmart™ services:

- Vary in price among providers.
- Are expensive.
- Can be shopped for a better price.
- Are generally not urgent, so you have the time to shop for the best value.

Procedures that are not **ShopSmart™** show the Fair Price, but are not color-coded. **PEIA**

New Program for Non-Emergency Procedures

Beginning in July of 2015, PEIA will use data developed by **Healthcare Bluebook** to help save you and the plan money. Hopefully you are familiar with the **Healthcare Bluebook Tool**. *If not, please see the article titled “HealthCare BlueBook” in this newsletter on page 2.*


The new program is called **Reference-Based Pricing**. Through this program, with **Healthcare Bluebook’s** help, PEIA has established a Reference Price for a group of 10-20 procedures. What is the Reference Price? This is the price PEIA allows for the procedure based upon in-state fee schedules or out-of-state provider contracts. Not all providers in a given geographic area will meet this price but many will. PEIA has asked **HealthSmart** to work with you and your physician to determine facilities in your area where the procedure can be performed at the reference price.

The following are characteristics of Reference Price Procedures:

- They are all outpatient procedures so they may be obtained at many facilities or some even in a doctor’s office.
- Most of the time they are not emergency procedures so they can be scheduled in advance. *(If a covered procedure must be done on an emergency basis, it will not be subject to this program.)*
- There is significant difference in the cost of these procedures depending on where they are performed.

Examples of these procedures are Colonoscopy, Knee Arthroscopy, Total Knee Replacement and Cataract Surgery.

In the first year, you will not be required to use a facility that meets the Reference Price. You may use any West Virginia facility or out-of-state network facility, subject to the normal rules for using out-of-state care. In future years, PEIA may only pay up to the reference price and you will be responsible for charges above the reference price if you choose to have a covered procedure at a facility that does not meet the reference price.

All procedures covered by this program and the process for using the program will be detailed in your *2016 Summary Plan Description*, which will be mailed in June of 2015. 




Medical Home and Comprehensive Care Partnership Programs

PEIA has two initiatives, which focus on the physician-patient relationship, effective care management and preventive health care services: The **Medical Home Program (MHP)** and the **Comprehensive Care Partnerships (CCP)**.

Medical Home: The concept of a “medical home” has been adopted and embraced by both the American Academy of Family Physicians and the American Academy of Pediatrics. Both organizations agree that providing a medical home for patients improves the quality and continuity of care. PEIA’s voluntary MHP connects physicians and patients, and provides a lower copayment for MHP office visits. If you name a Medical Home, you don’t have to have referrals to see specialists, but you’re encouraged to have your specialist provide information back to your Medical Home provider, so your Medical Home provider can have a complete picture of your healthcare.

In addition to the Medical Home program, PEIA has introduced the **Comprehensive Care Partnership (CCP)**, which allows physicians to take a more active role in managing the care of their patients by providing an opportunity to prevent disease or ensure appropriate early treatment for illnesses and injuries. Comprehensive Care Partners provide a full range of health care services to their patients.

The CCP program allows PEIA PPB Plan A, B and D members to receive primary care while paying less by promoting the use of primary health care services, identifying health problems early and maintaining control of any chronic conditions. Those members who enroll in the CCP program will have reduced or no copayments, deductible or coinsurance for specified services at their CCP provider. Any member who chooses to join the CCP is expected to receive all of his or her primary care from the chosen CCP provider. The CCP provider is responsible for all preventative services, routine sick care and coordination of care with specialists when needed.

If you are interested in learning more about these exciting and innovative programs, please visit www.wvpeia.com and click on **Preferred Provider Benefits** plans. You’ll find enrollment forms, a provider directory and more details. 

Has Your E-mail Address Changed?

If you’ve registered on the **Manage My Benefits** website, and your e-mail address has changed, there’s an easy way to update it so you can continue to receive timely information from PEIA.

- 1) Go to www.wvpeia.com and click on the green **Manage My Benefits** button
- 2) Use your username and password to log into the site.
- 3) If you’ve forgotten your username and password, you’ll need to contact PEIA’s customer service to have your account reset.
- 4) Click on **My Account** in the Menu bar
- 5) Scroll down to **Contact Information**
- 6) Enter and confirm your new e-mail address.
- 7) Scroll to the bottom of the page and hit **Save**.


That’s all there is to it. You’re ready to keep up with the latest from PEIA! 



MyPEIA Pathways to Wellness

Information and Tools for a Healthy Lifestyle

In conjunction with the **Healthy Tomorrows** plan, PEIA is rolling out a new wellness tool to our members. **MyPEIA Pathways to Wellness** is a website, accessed through your secure sign-on to the HealthSmart website, that offers an abundance of information and tools to help you achieve and maintain a healthy lifestyle. You'll find:

- 1) **Health Library** with information about thousands of illnesses and conditions, a symptom checker, healthcare decision tools, and access to support groups
- 2) **Find Your HPC** – a tool to link you with your local health promotion consultant (HPC). HPCs can connect you with many PEIA programs, including Weight Management, Face-to-Face Diabetes Management, Ornish, and more. HPC also arrange classes and wellness challenges in PEIA Pathways to Wellness worksites.
- 3) **Exercise Library** with instructional videos on hundreds of exercises from simple, beginner exercises to advanced workouts to get you moving. An Exercise Planner will help you map out your personal exercise plan, and an Exercise Tracker will help you track your progress.
- 4) **Meal Planner** allows you to set your nutritional and weight management goals, choose from among many diet plans, log your food, and track your successes.
- 5) **My Wellness Assessment** is a health risk assessment to help you establish your current level of fitness, and guide you to programs that will be of benefit to you as you start down the path to a healthier life
- 6) **My Logs** gives you private, secure environment to track your blood pressure, blood glucose, body measurements, cholesterol, heart rate, and many other things.
- 7) **Workshops** are 1- to 12-week online courses that focus on areas of concern identified through your Wellness Assessment or that you choose for yourself. Start with the 4-week "Getting Started" workshop to familiarize yourself with all the tools available on the website or ease into it with the 1-week Welcome Workshop. *Either way, give it a try!* 



GO GREEN with PEIA

PEIA has worked tirelessly and invested a good deal of money over the past 5 years to increase our web presence. We have completely overhauled the online enrollment system, Manage My Benefits, to make it more user-friendly, secure, and useful. We have increased our presence on social media, and improved the PEIA public website.

Check out our web page www.wvpeia.com – where we continue to make improvements. You'll see a whole new look coming later this spring!

From our public website you can click on the green **Manage My Benefits** button, register or log in, and check out your benefits. On **Manage My Benefits** you can opt to receive your plan information electronically, saving PEIA money on printing and mailing the *Shopper's Guide*, *Summary Plan Description* and other publications. We will not send any personally identifiable information electronically, just the public plan information we normally mail. You'll receive an e-mail notice whenever a new document is posted.

Starting April 2, you'll be able to do your Open Enrollment online in the Manage My Benefits system, and you'll be able to Pick a PCP using the online directory.

So come join us! Like us on Facebook! Follow us on Twitter. We've got lots of news to share! 



Finance Board Adopts Benefit Changes for Plan Year 2016

Following a series of six public hearings across the state, the PEIA Finance Board met on Thursday, December 4, 2014, and adopted the financial plan for Plan Year 2016. The board had proposed a range of benefit changes, then held the public hearings and asked public employees and interested persons to complete a survey to guide the decisions about which benefit cuts would be made.

Active Employee/Non-Medicare Retiree Benefit Adjustments

The following benefit changes will affect active employees and non-Medicare retirees and their enrolled dependents beginning July 1, 2015:

- Healthy Tomorrows: the three-year plan to have policyholders name a primary care physician, report biometric results, and bring those results into normal ranges. *See related article on page 1.*
- Increase the out-of-pocket maximum for family-type coverages in PEIA PPB Plans A and D from 1.5 times to twice the “Employee Only” amount (Savings = \$6.75 million). Family-type coverages include “Employee and Child(ren),” “Family,” and “Family with Employee Spouse.”
- Increase deductible by \$25 single and \$50 family-type coverages (Savings = \$2.0 million). Change applies to all PPB Plans.
- Increase Primary Care Office Visit copayment from \$15 to \$20 per visit (Savings = \$1.3 million). Change applies to PPB Plans A, B and D, but not Plan C.
- Increase Specialist Office Visit copayment from \$25 to \$40 per visit (Savings = \$4.4 million). Change applies to PPB Plans A, B and D, but not Plan C.
- Add \$100 copay per admission to existing deductible and 20% coinsurance for inpatient hospital care (Savings = \$1.3 million). Change applies to PPB Plans A, B and D but not Plan C.
- Increase outpatient surgery copay from \$50 to \$100 (Savings = \$2.1 million). Change applies to PPB Plans A, B and D but not Plan C.
- Increase emergency room copay to \$100 with no discount (Savings = \$0.6 million). Change applies to PPB Plans A, B and D, but not Plan C.
- Increase generic drug copay for 30-day supply from \$5 to \$10 and for 90-day supply (maintenance only) from \$10 to \$20 (Savings = \$10.7 million). Change applies to all PPB Plans (Plan C only after deductible is met and for medications on the Preventive Drug List).
- Increase preferred drug copay for 30-day supply from \$15 to \$25 and for 90-day supply (maintenance only) from \$30 to \$50 (Savings = \$3.5 million). Change applies to all PPB Plans (Plan C only after deductible is met and for medications on the Preventive Drug List).


NOTE: *These changes do not apply to The Health Plan. Any changes to The Health Plan will be announced in the **Plan Year 2016 Shopper’s Guide**.*

Medicare Retiree Benefit Adjustments

The following benefit changes will affect Medicare retirees in the Humana Plan or the PEIA Special Medicare Plan, beginning on January 1, 2016:

- Increase deductible by \$75 per person from \$25 to \$100 (Savings = \$1.8 million)
- Increase Outpatient Surgery copayment by \$50 from \$50 to \$100 (Savings = \$0.3 million)
- Increase copayment for office visits PCP/Specialist from \$10/\$20 to \$20/\$40 (Savings = \$2.0 million)
- Medicare retirees in the PEIA Special Medicare Plan will also pay the increased prescription drug copayments noted in the Active Employee/Non-Medicare Retiree Benefit Adjustments section above. *Humana members will see no change in prescription copayments.*

Surviving Dependent Premium Determination Change


Beginning July 1, 2015, surviving dependents enrolling in the PEIA plan will pay premiums based on the years of service earned by the deceased policyholder. Current surviving dependents, and those who are enrolled before July 1, 2015, will be grandfathered under the previous benefit and continue to pay premiums based on 25 or more years of service. 

Open Enrollment Benefit Fairs

PEIA has scheduled the benefit fairs for Open Enrollment. The details are as follows:


DATE	CITY	TIME	LOCATION
Tuesday, April 7, 2015	Huntington	3:00 – 7:00	Big Sandy Arena One Civic Center Plaza
Wednesday, April 8, 2015	Martinsburg	3:00 – 7:00	Holiday Inn 301 Foxcroft Avenue
Thursday, April 9, 2015	Morgantown	3:00 – 7:00	Ramada Inn 20 Scott Ave
Tuesday, April 14, 2015	South Charleston	3:00 – 6:00	Holiday Inn 400 Second Ave.
Wednesday, April 15, 2015	Parkersburg	3:00 – 7:00	Comfort Suites of Parkersburg 167 Elizabeth Pike Mineral Wells
Thursday, April 16, 2015	Beckley	3:00 – 7:00	Tamarack Conference Center Board Room One Tamarack Park
Tuesday, April 21, 2015	Wheeling	3:00 – 7:00	Northern Community College Market St.

At benefit fairs you’ll have the chance to speak with representatives of the PEIA PPB Plans, the Health Plan, Minnesota Life, Humana and Mountaineer Flexible Benefits. You can get answers to questions about their plans or about specific issues you’re having. It’s your chance to meet face to face.

Come out to the benefit fair near you! If you can’t attend a benefit fair, you can always get answers to your questions by calling any of these organizations at the number listed on the back of your *Summary Plan Description* or in your *Shopper’s Guide*. 

Get Your Free Annual Routine Physical

PEIA provides each member a free annual physical with a wide range of tests and screenings covered at 100% as a part of this benefit.

You’ll find a form at the back of your *Summary Plan Description* with information for you and billing instructions for your doctor. *Tear it out and take it along to make sure you get all you can from your benefits!* 

PEIA Adult Annual Routine Physical and Screening Examination Primary Care (Medical Home) Visit

You are entitled under the Patient Protection and Affordable Care Act (PPACA) to an annual primary care visit that is covered at 100% with no deductible, copayment or coinsurance.* We recommend your Annual Routine Physical and Screening Examination be provided by your medical home physician. This visit includes the following:

- ☐ History & Physical to include:
 - ⊕ Screening and counseling for
 - Alcohol and/or substance abuse
 - Blood pressure
 - Depression
 - Diabetes
 - Domestic violence
 - Nutrition
 - Obesity
 - Physical activity
 - STD prevention
 - Other health risk factors as appropriate and provided for by PPACA
 - ⊕ Review of medications
- ☐ Blood Work to include:
 - ⊕ General Health Panel
 - ⊕ Lipid Panel
- ☐ Immunizations as recommended by the American Academy of Family Physicians

Any additional services, including lab work, diagnostic testing and procedures, that are provided to you during this visit will be subject to your deductible, coinsurance and copayments. This may result in additional out-of-pocket costs!

To the Provider:

- ☐ Bill one of the following codes for this visit:
 - ⊕ 99381-99397 for the annual adult preventative care visit
- ☐ The most commonly used diagnosis codes for this visit are:
 - ⊕ V70.0
 - ⊕ V72.3-V72.31
- ☐ If you are CLIA certified, you may process labs in your office. You can bill the following for the lab work:
 - ⊕ 80050 General Health Panel
 - ⊕ 80061 Lipid Panel
- ☐ If you are not CLIA certified, labs must be performed and billed by CLIA certified provider.
- ☐ Bill appropriate immunization codes.

* More details are available in the What Is Covered section.

LifeSuite Services *To meet your life needs*

Life happens. When it does – turn to your **LifeSuite Services** from Minnesota Life. Minnesota Life provides all of these services to PEIA life insurance policyholders at no additional charge. These services are designed to help you in times of need and are only a click or a call away.

Legal, Financial and Grief

Access one or all to meet your needs:

- Unlimited telephonic guidance and consultation with professionals in each area
- Comprehensive web and mobile resources
- Thirty-minute face-to-face consultation with an attorney for each unique legal issue

To access these services visit LifeWorks.com (user name: lfg / password: resources) or call 1-877-849-6034

Travel Assistance

- Available 24/7/365 for personal or business travel when 100+ miles from home:
- Medical professional locator services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Medical or security evacuation
- Medically necessary repatriation
- Repatriation of mortal remains

To access these services visit LifeBenefits.com/travel or call 1-855-516-5433 (U.S./ Canada) or +1 415-484-4677 (all other locations).

Legacy Planning

Access to a variety of information and resources to work through end-of-life issues:

- End-of-life planning
- Final arrangements
- Important directives
- Express Assignment™ for expedited funeral home assignments

To access these services visit LegacyPlanningResources.com 